

Form 006

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michal J. Ghafoor
Debtor(s)

: Case No. 19-20118-GLT
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:
:
:
:

Chapter: 13

ORDER

AND NOW, this *The 12th of July, 2023*, the Debtor(s) having filed an *Amendment to Schedule F* filed on *7/12/2023*

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) The Debtor(s) shall **immediately** serve a copy of this *Order*, the *341 Meeting of Creditors Notice* and the *Amendment* on all affected parties, the Trustee (if one is appointed) and the United States Trustee.

(2) On or before seven (7) days from receipt of this *Order* the Debtor(s) shall file a Certificate of Service with the Clerk, U.S. Bankruptcy Court.

(3) **On or before August 11, 2023 or the date set forth in the Section 341 Meeting Notice**, whichever is later, any **Objection to Discharge** (if applicable), **Request for a 341 Meeting** (if applicable), and/or **Objections to Exemptions** shall be filed.

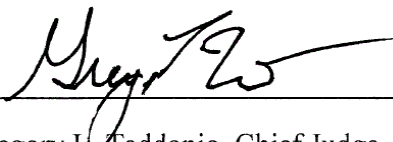
(4) If no objections to the *Amendment* are filed, the *Amendment* is accepted for filing. If objections to the *Amendment* are filed, a hearing will be scheduled.

(5) **FAILURE TO SERVE** the appropriate documents and file a timely **Certificate of Service** will result in the *Amendment* being rendered **NULL AND VOID** without further Order of Court.

(6) If applicable, failure to pay the required filing fee within seven (7) days of the date of the *Order*, or failure to add additional creditors(s) into bankruptcy case via CM/ECF Creditor Maintenance within seven (7) days from the date of this *Order* will result in the *Amendment* being rendered **NULL AND VOID** without further Order of Court.

Dated: July 12, 2023

cm: Debtor
Counsel for Debtor



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

In re:
Michal J. Ghafoor
Debtor

Case No. 19-20118-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 12, 2023

User: auto
Form ID: 006

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db	+ Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ U\$X Federal Credit Union, 1293 Freedom Road, P.O. Box 1728, Cranberry TWP, PA 16066-0728
14995479	+ Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769
15618627	+ Cleanup Services, P.O. Box 380, North Lima, OH 44452-0380
14976292	+ East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549
14995481	+ East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259
14995482	+ Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801
14995483	+ Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710
14995485	+ Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
14995486	+ PNC Mortgage, Po Box 8807, Dayton, OH 45401-8807
14995487	+ Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300
14995488	+ Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place, Pittsburgh, PA 15219-3458
14976295	+ Usx Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702
14995494	#+ ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 13 2023 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15006125	+ Email/Text: g20956@att.com	Jul 13 2023 00:22:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14976286	+ Email/Text: bankruptcy@rentacenter.com	Jul 13 2023 00:23:00	Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-6191
14995480	+ Email/Text: bkrpt@retrievalmasters.com	Jul 13 2023 00:22:00	American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
14976287	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 13 2023 00:21:00	Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837
15005556	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 13 2023 00:21:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14976288	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2023 00:24:33	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14998204	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 13 2023 00:24:08	Capital One Bank (USA), N.A., by American

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			InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976289	+ Email/Text: bankruptcy@credencerm.com	Jul 13 2023 00:23:52	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940
14976290	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 13 2023 00:23:00	Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14976291	+ Email/Text: bankruptcy@sccompanies.com	Jul 13 2023 00:21:00	Dr Leonards/carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15010968	+ Email/Text: kborkley@bernsteinlaw.com	Jul 13 2023 00:23:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995484	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 13 2023 00:22:00	IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
14976293	+ Email/Text: bknotices@professionalcredit.com	Jul 13 2023 00:22:00	Professional Credit Se, 2892 Crescent Ave, Eugene, OR 97408-7397
14995487	+ Email/Text: admin@rsgcollect.com	Jul 13 2023 00:22:00	Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300
14995489	+ Email/PDF: clerical@simmassociates.com	Jul 13 2023 00:47:37	SIMM Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354
14995490	Email/Text: amieg@stcol.com	Jul 13 2023 00:21:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
14985484	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 13 2023 00:22:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14976294	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 13 2023 00:22:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
14995491	Email/PDF: gecsedl@recoverycorp.com	Jul 13 2023 00:47:37	Synchrony Bank/HHGregg, P.O. Box 965004, Orlando, FL 32896-5004
14995492	^ MEBN	Jul 13 2023 00:11:09	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15007617	Email/PDF: ebn_ais@aisinfo.com	Jul 13 2023 00:24:04	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14995493	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 13 2023 00:21:00	Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225
15483136	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 13 2023 00:21:00	Wilmington Savings Fund Society, FSB, 1600 S. Douglass Road, Anaheim, CA 92806-5948
15185546	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 13 2023 00:21:00	Wilmington Savings Fund Society, FSB, ET AL, c/o Carrington Mortgage Services, LLC, P.O. Box 79001, Phoenix, AZ 85062-9001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		WILMINGTON SAVINGS FUND SOCIETY, FSB
cr	*+	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9